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EXAMINER

WASYLCHAK, S

ART UNIT

PAPER NUMBER

2165

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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.

09/387381

Applicant(s)

PADALINO et al

Examiner

WASYLCHAK

Group Art Unit

2165

—The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address—

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Status

- ☐ Responsive to communication(s) filed on 9/2/99.
- ☐ This action is **FINAL**.
- ☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 1 1; 453 O.G. 213.

Disposition of Claims

- ☒ Claim(s) 1-40 is/are pending in the application.
- Of the above claim(s) _____ is/are withdrawn from consideration.
- ☐ Claim(s) _____ is/are allowed.
- ☒ Claim(s) 1-40 is/are rejected.
- ☐ Claim(s) _____ is/are objected to.
- ☐ Claim(s) _____ are subject to restriction or election requirement.

Application Papers

- ☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.
- ☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.
- ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.
- ☐ The specification is objected to by the Examiner.
- ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119 (a)-(d)

- ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
 - ☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been received.
 - ☐ received in Application No. (Series Code/Serial Number) _____.
 - ☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

Attachment(s)

- ☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____
- ☒ Notice of Reference(s) Cited, PTO-892
- ☐ Notice of Draftsperson's Patent Drawing Review, PTO-948
- ☐ Interview Summary, PTO-413
- ☐ Notice of Informal Patent Application, PTO-152
- ☐ Other _____

Office Action Summary

DETAILED ACTION

1. Examined claims 1-75.

Claim Objections

2. Claims 21, 45, 61, 67, and 69 objected to because of the following informalities:
IVR is not defined. Appropriate correction is required.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

4. Claims 1-20, 32-60, 62-66, 68-75 are rejected under 35 USC 102(e) as being anticipated by Jennings et al (Jennings) (5,794,218).

As per cl 1,

A method for automated settlement of a financial transaction,
comprising:

-receiving an identification of a currency-dispensing entity; / abstract, fig 1, col 2,

L 55-61

-receiving an identification of a caller language; / abstract, fig 1, col 1, L 60-68; col 2,

L 1-4, 13-20, 55-61

-receiving an identification of a caller; / abstract, fig 1, col 2, L 1-4

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-bridging the caller to a home bank; / abstract, fig 1, col 2, L 20-22, 55-61; col 3, L 28-33; col 7, L 14-15

-receiving a request for a financial transaction consisting at least in part of dispensing of a currency by the currency-dispensing entity to the caller; / col 2, L 20-31, 55-61

-communicating with the caller in the caller's language; / col 2, L 13-32, 55-61

-calculating an amount of the currency approved for dispensing to the caller; / col 2, L 45-53, 55-61

-communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller in a language associated with the currency-dispensing entity; and / col 2, L 20-31, 55-61

-automatically initiating a settlement of the financial transaction. / col 2, L 39-44, 55-61;
fig 1(20,44)

As per cl 2,

The method of claim 1, wherein receiving the identification of the caller language further comprises receiving the identification telephonically. / Jennings as applied to claim 1 and Jennings: col 2, L 59-61; fig 1(18,25)

As per cl 3,

The method of claim 2, wherein receiving the identification of the caller language telephonically comprises receiving the identification as a DTMF signal. / Jennings as applied to claims 1, 2 and Jennings: fig 1(18,25)

As per cl 4,

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The method of claim 3, wherein communicating with the caller in the caller's language comprises communicating with the caller with an automatic voice. / Jennings as applied to claims 1, 2, 3 and Jennings: col 2, L 55-67; col 3, L 1-10

As per cl 5,

The method of claim 4, wherein communicating to the currency dispensing entity the amount of currency approved for dispensing to the caller comprises communicating to the currency-dispensing entity with an automatic voice. / Jennings as applied to claim 1-4 and Jennings: col 2, L 55-67; col 3, L 1-10

As per cl 6,

The method of claim 5, wherein the automatically initiating the settlement of the financial transaction further comprises communicating with the currency-dispensing entity. / Jennings as applied to claims 1-5 and Jennings: col 2, L 55-61 where "re-imbursed" implies settlement

As per cl 7,

The method of claim 6, further comprising automatically accessing at least one foreign-exchange rate. / Jennings as applied to claims 1-6 and Jennings: col 2, L 45-53, 55-61

As per cl 8,

The method of claim 7, wherein automatically initiating the settlement of the transaction further comprises communicating with an account. / Jennings as applied to claims 1-7 and Jennings: fig 1, col 2, L 38-44, 55-61

As per cl 9,

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The method of claim 8, wherein communicating with the account further comprises communicating with a settlement account. / Jennings as applied to claims 1-8 and Jennings: fig 1, col 2, L 38-44, 55-61

As per cl 10,

The method of claim 9, further comprising logging the financial transaction. / Jennings as applied to claims 1-9 and Jennings: fig 1, col 2, L 39-44, 55-61

As per cl 11,

The method of claim 10, wherein logging the transaction further comprises logging an identification of the issuer and the identification of the currency-dispensing entity in a database. / Jennings as applied to claims 1-10 and Jennings: fig 1, col 6, L 20

As per cl 12,

The method of claim 11, wherein automatically initiating the settlement of the financial transaction further comprises automatically initiating a movement of funds between the issuer and the currency-dispensing entity. / Jennings as applied to claims 1-11 and Jennings: fig 1, col 2, L 39-44, 55-61

As per cl 13,

The method of claim 11, wherein the currency-dispensing entity further comprises an acquirer. / Jennings as applied to claims 1-11 and Jennings: fig 1, col 2, L 39-44, 55-61

As per cl 14,

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The method of claim 1, further comprising automatically initiating an on-line debit of an account of the caller. / Jennings as applied to claim 1 and Jennings: col 2, L 34-37

As per cl 15,

The method of claim 2, further comprising automatically initiating an on-line debit of an account of the caller. / Jennings as applied to claims 1, 2 and Jennings: col 6, L 20-29; fig 2, 3

As per cl 16,

The method of claim 15, wherein automatically initiating the on-line debit of the account of the caller comprises automatic communication with an account of the caller. / Jennings as applied to claims 1, 2, 15 and Jennings: col 6, L 20-29; fig 2, 3

As per cl 17,

The method of claim 16, wherein automatically initiating the on-line debit of the caller's account further comprises communicating with an issuer. / Jennings as applied to claims 1, 2, 15, 16 and Jennings: col 6, L 20-29; fig 2, 3

As per cl 18,

The method of claim 17, wherein the automatically initiating the on line debit of the caller's account further comprises forwarding a debit message to the issuer. / Jennings as applied to claims 1, 2, 15, 16, 17 and Jennings: col 6, L 20-29; fig 2, 3

As per cl 19,

The method of claim 18, wherein forwarding the debit message to the issuer further comprises forwarding the debit message to a business unit of the home bank. / Jennings as applied to claims 1, 2, 15, 16, 17, 18 and Jennings: col 6, L 20-29; fig 2, 3

As per cl 20,

The method of claim 19, wherein forwarding the debit message to the business unit of the home bank further comprises forwarding a cash withdrawal message to the business unit of the home bank. / Jennings as applied to claims 1, 2, 15-19 and Jennings: col 6, L 20-29, fig 2, 3

As per cl 32,

The method of claim 1, further comprising logging the transaction. / Jennings as applied to claim 1 and Jennings: fig 1(44), col 2, L 39-44, 55-61

As per cl 33,

The method of claim 32, wherein logging the transaction comprises logging an issuer and an acquirer. / Jennings as applied to claims 1, 32 and Jennings: fig 1(36); col 6, L 20

As per cl 34,

The method of claim 33, wherein automatically initiating a settlement of the financial transaction comprises automatically initiating movement of funds between logged acquirers and issuers. / Jennings as applied to claims 1, 32, 33 and Jennings: fig 1(36); col 2, L 38-41, 55-61; col 6, L 20

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As per cl 35,

The method of claim 34, wherein automatically initiating a settlement of the financial transaction further comprises communicating with an account. / Jennings as applied to claims 1, 32, 33, 34 and Jennings: fig 1, col 2, L 38-41, 55-61

As per cl 36,

The method of claim 33, wherein the financial transaction comprises an emergency-cash transaction. / Jennings as applied to claims 1, 32-34 and Jennings: col 2, L 34-37

As per cl 37,

The method of claim 36 further comprising generating a settlement report. / Jennings as applied to claims 1, 32-36 and Jennings: fig 1(44).

As per cl 38,

The method of claim 37, wherein the settlement report comprises the financial transaction separated from other transactions. / Jennings as applied to claims 1, 32-37 and Jennings: fig 1(44), col 2, L 38-41, 55-61

As per cl 39,

The method of claim 2, wherein receiving the request for the financial transaction further comprises receiving a request for an emergency-cash transaction. / Jennings as applied to claims 1, 2 and Jennings: col 2, 34-37

As per cl 40,

A method for automation of a financial transaction, comprising:

-receiving an identification of a currency-dispensing entity; / abstract, fig 1, col 2,

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L 55-61

-receiving an identification of a caller language; / abstract, fig 1, col 1, L 60-68; col 2,

L 1-4, 13-20, 55-61

-receiving an identification of a caller; / abstract, fig 1, col 2, L 1-4

-bridging the caller to a home bank; / abstract, fig 1, col 2, L 20-22, 55-61;

col 7, L 14-15

-receiving a request for a financial transaction consisting at least in part of dispensing of a currency by the currency-dispensing entity to the caller; / col 2, L 20-31, 55-61

-communicating with the caller in the caller's language; / col 2, L 13-32, 55-61

caller; / col 2, L 45-53, 55-61

-calculating an amount of the currency approved for dispensing to the

caller; / col 2, L 45-53, 55-61

-communicating to the currency-dispensing entity the amount of

currency approved for dispensing to the caller in a language associated with the

currency-dispensing entity; and / col 2, L 20-31, 55-61

-automatically initiating an on-line debit of an account of the caller. / col 2,

L 39-44, 55-61; fig 1(20,44)

As per cl 41,

The method of claim 40, wherein receiving the identification of the caller language further comprises receiving the identification telephonically. / Jennings as applied to claim 40 and Jennings: col 2, L 59-61; fig 1(18,25)

As per cl 42,

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The method of claim 40, further comprising automatically initiating a settlement of the financial transaction. / Jennings as applied to cl 40 and Jennings: col 2, L 39-44, 55-61

As per cl 43.

The method of claim 40, wherein communicating with the caller in the caller's language further comprises communicating with the caller with an automatic voice. / Jennings as applied to claim 40 and Jennings: col 2, L 55-67; col 3, L 1-10

As per cl 44.

The method of claim 43, wherein communicating to the currency dispensing entity the amount of currency approved for dispensing to the caller further comprises communicating to the currency-dispensing entity with an automatic voice. / Jennings as applied to claims 40, 43 and Jennings: col 2, L 55-67; col 3, L 1-10

As per cl 45

The method of claim 40, wherein automatically initiating an on-line debit of an account of the caller comprises communicating debiting information from an IVR system to a central network. / Jennings as applied to claim 40 and Jennings: col 2, L 55-67; col 3, L 1-10, fig 1(20)

As per cl 46.

The method of claim 45, further comprising determining if an issuing front-end system is available. / Jennings as applied to claim 40, 45 and Jennings: fig 1

As per cl 47.

The method of claim 46, further comprising communicating with the

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issuing front-end system. / Jennings as applied to claim 40, 45, 46 and Jennings: fig 1

As per cl 48,

The method of claim 47, further comprising receiving a response from the issuing front-end system. / Jennings as applied to claim 40, 45, 46, 47 and Jennings: fig 1

As per cl 49,

The method of claim 48, wherein the response is received by the central network. / Jennings as applied to claim 40, 45-48 and Jennings: fig 1(20)

As per cl 50,

The method of claim 48, further comprising communicating to the home bank that the home bank should not debit an account of the customer. / Jennings as applied to claims 40, 45-48 and Jennings: fig 1(24) Also note: the home bank can debit the account of the customer and subsequently reverse the entry when the summary of transactions is done and thereby leave a more detailed audit trail.

As per cl 51,

The method of claim 48, further comprising logging the transaction. / Jennings as applied to claims 40, 45-48 and Jennings: fig 1(44)

As per cl 52,

The method of claim 51, wherein logging the transaction comprises logging the transaction in a database. / Jennings as applied to cl 40, 45-48, 51 and Jennings: fig 1(20)

As per cl 53,

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The method of claim 52, wherein logging the transaction further comprises logging transaction data, the transaction data comprising at least issuer data reflecting the identity of the issuer. / Jennings as applied to claims 40, 45-48, 51, 52 and Jennings: fig 1, col 6, L 20

As per cl 54,

The method of claim 51, further comprising transmitting a confirming facsimile. / Jennings as applied to claims 40, 45-48, 51 and Jennings: fig 1(38,40), col 2, L 42-45

As per cl 55,

The method of claim 40, wherein receiving the request for the financial transaction further comprises receiving a request for an emergency-cash transaction. / Jennings as applied to claim 40 and Jennings: col 2, L 34-37

As per cl 56,

A system for automated settlement of a financial transaction,
comprising:

-means for receiving an identification of a currency-dispensing entity; / abstract, fig 1, col 2, L 55-61

-means for receiving an identification of a caller language; / abstract, fig 1, col 1, L 60-68; col 2, L 1-4, 13-20, 55-61

- means for receiving an identification of a caller; / abstract, fig 1, col 2, L 1-4

-bridging the caller to a home bank; / abstract, fig 1, col 2, L 20-22, L 55-61; col 3, L 28-33; col 7, L 14-15

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- means for receiving a request for a financial transaction consisting at least in part of dispensing of a currency by the currency-dispensing entity to the caller; / col 2, L 20-31, 55-61
- means for communicating with the caller in the caller's language; / col 2, L 13-32, 55-61
- means for calculating an amount of the currency approved for dispensing to the caller; / col 2, L 45-53, 55-61
- means for communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller in a language associated with the currency-dispensing entity; and / col 2, L 20-31, 55-61
- means for automatically initiating a settlement of the financial transaction. / col 2, L 39-44, 55-61, fig 1(20,44)

As per cl 57,

The system of claim 56, wherein the means for receiving the identification of the caller language comprises means for receiving the identification telephonically. / Jennings as applied to claim 56 and Jennings: col 2, L 59-61; fig 1(18,25)

As per cl 58,

The system of claim 57, wherein the means for communicating with the caller in the caller's language comprises means for communicating with the caller with an automatic voice. / Jennings as applied to claims 56, 57 and Jennings: col 2, L 55-67; col 3, L 1-10

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As per cl 59,

The system of claim 56, further comprising means for automatically initiating an on-line debit of an account of the caller. / Jennings as applied to claim 56 and Jennings: col 2, L 34-37

As per cl 60,

The method of claim 59, wherein the means for automatically initiating the on-line debit of the caller's account further comprises means for forwarding a debit message to the issuer. / Jennings as applied to claims 56, 59 and Jennings: fig 1(20)

As per cl 62,

-means for receiving an identification of a currency-dispensing entity; / abstract, fig 1, col 2, L 55-61

-means for receiving an identification of a caller language; / abstract, fig 1, col 1, L 60-68; col 2, L 1-4, 13-20, 55-61

-means for receiving an identification of a caller; / abstract, fig 1, col 2, L 1-4

-bridging the caller to a home bank; / abstract, fig 1, col 2, L 20-22, 55-61; col 3, L 28-33; col 7, L 14-15

- means for receiving a request for a financial transaction consisting at least in part of dispensing of a currency by the currency-dispensing entity to the caller; / col 2, L 20-31, 55-61

- means for communicating with the caller in the caller's language; / col 2, L 13-32, 55-61

- means for calculating an amount of the currency approved for dispensing to the

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caller; / col 2, L 45-53, 55-61

- means for communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller in a language associated with the currency-dispensing entity; and / col 2, L 20-31, 55-61

- means for automatically initiating a on line debit of the financial transaction. / col 2, L 39-44, 55-61, fig 1(20,44)

As per cl 63,

The system of claim 62, wherein the means for receiving the identification of the caller language further comprises means for receiving the identification telephonically. /

Jennings as applied to claim 62 and Jennings: col 2, L 59-61; fig 1(18,25)

As per cl 64,

The system of claim 62, further comprising means for automatically initiating a settlement of the financial transaction through at least one settlement account. /

Jennings as applied to claim 62 and Jennings: fig 1, col 2, L 38-44, 55-61

As per cl 65,

The system of claim 62, wherein the means for communicating with the caller in the caller's language further comprises means for communicating with the caller with an automatic voice. / Jennings as applied to claim 62 and Jennings: col 2, L 55-67;

col 3, L 1-10

As per cl 66,

The system of claim 65, wherein means for communicating to the

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currency-dispensing entity the amount of currency approved for dispensing to the caller further comprises means for communicating to the currency-dispensing entity with an automatic voice. / Jennings as applied to claims 62 and 65 and Jennings: col 2, L 55-67, col 3, L 1-10

As per cl 68,

The system of claim 62, wherein means for receiving the request for the financial transaction further comprises means for receiving a request for an emergency-cash transaction. / Jennings as applied to claim 62 and Jennings: col 2, L 34-37

As per cl 69,

A system for automated settlement of a financial transaction,
comprising:

- an IVR system comprising scripts in at least two languages;/ Jennings: fig 1(20), fig 2, col 5, L 40-51, col 6, L 1-33
- a central network in communication with the IVR system; / Jennings: fig 1(20), fig 2, col 5, L 40-51, col 6, L 1-33
- an issuer in communication with the central network; / Jennings: fig 1(20), fig 2, col 5, L 40-51, col 6, L 1-33
- a foreign acquirer in communication with the IVR system; Jennings: fig 1(20), fig 2, col 5, L 40-51, col 6, L 1-33
- a home bank in communication with the IVR system; an account in communication with the central network; and / Jennings: fig 1(20), fig 2, col 5, L 40-51, col 6, L 1-33
- a database in communication with the central network and storing data

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related to financial transactions occurring over a pre-defined timer period, wherein the central network automatically initiates settlement of at least one emergency cash transaction. / Jennings: fig 1(20,44), fig 2, fig 16(570); col 5, L 40-51, col 6, L 1-33

As per cl 70,

The system of claim 69, wherein the database further comprises issuer data and acquirer data for at least one emergency cash transaction. / Jennings as applied to claim 69 and Jennings: fig1(20), fig 2, col 6, L 13, fig 3(102)

As per cl 71,

The system of claim 70, wherein the account further comprises at least one settlement account. / Jennings as applied to claims 69 and 70 and Jennings: fig 1(44); fig 16(570); col 16, L 36-43

As per cl 72,

A system for automated settlement of a financial transaction,
comprising:

- a currency-dispensing entity identifier in communication with a currency-dispensing entity; / Jennings: abstract, fig 1, col 2, L 55-61
- a caller language identifier in communication with a caller;/ abstract, fig 1, col 1, L 60-68; col 2, L 1-4, 13-20, 55-61
- a caller identifier; / abstract, fig 1, col 1, L 60-68; col 2, L 1-4, 13-20, 55-61
- a call bridge processor, consisting at least in part of a telephonic bridge for the currency-dispensing entity and a home bank; / abstract, fig 1, col 2, L 20-22, L 55-61; col 3, L 28-33; col 7, L 14-15

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- a financial transaction request receiver for a financial transaction consisting at least in part of dispensing of currency by the currency-dispensing entity to the caller; / col 2, L 20-31, 55-61
- a caller communicator having a caller-language communicator; / col 2, L 13-32, 55-61
- an approved-currency calculator consisting at least in part of data reflecting on amount of currency approved for dispensing to the caller; / col 2, L 45-53, 55-61
- an approved-currency communicator consisting at least in part of automatic voice data in a language associated with the currency-dispensing entity reflecting the amount of currency approved for dispensing to the caller; and / col 2, L 20-31, 55-61
- an automatic transaction settlement initiator. / col 2, L 39-44, 55-61; fig 1(20,44)

As per cl 73,

The system of claim 72, further comprising an automatic on-line debit initiator. / Jennings as applied to claim 72 and Jennings: fig 1(44); col 2, L 39-44, 55-61

As per cl 74,

A system for automation of a financial transaction, comprising:

- a currency-dispensing entity identifier in communication with a currency-dispensing entity; / Jennings: abstract, fig 1, col 2, L 55-61
- a caller language identifier in communication with a caller; / abstract, fig 1, col 1, L 60-68; col 2, L 1-4, 13-20, 55-61

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- a caller identifier; / abstract, fig 1, col 1, L 60-68; col 2, L 1-4, 13-20, 55-61
- a call bridge processor, consisting at least in part of a telephonic bridge for the currency-dispensing entity and a home bank; / fig 1(20, 24, 28); col 1, L 60-68; col 2, L 1-4, 13-20
- a financial transaction request receiver for a financial transaction consisting at least in part of dispensing of currency by the currency-dispensing entity to the caller; / abstract, fig 1, col 2, L 20-22, L 55-61; col 3, L 28-33; col 7, L 14-15
- a caller communicator having a caller-language communicator; / fig 1(14,18,22,26)
- an approved-currency calculator consisting at least in part of data reflecting on amount of currency approved for dispensing to the caller; / col 2, L 13-32, 55-61, fig 1(20,28)
- an approved-currency communicator consisting at least in part of automatic voice data in a language associated with the currency-dispensing entity reflecting the amount of currency approved for dispensing to the caller; and / col 2, L 20-31, 55-61; fig 1(20,28)
- an automatic on-line debit initiator. / fig 1(20,44)

As per cl 75.

The system of claim 74, further comprising an automatic transaction settlement initiator. / Jennings as applied to claim 74 and Jennings: col 2, L 39-44, 55-61; fig 1(36,44); col 6, L 20

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 21-31, 61 and 67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jennings and in view of the article "Electronic Evolution."

As per cl 21,

The method of claim 15, wherein automatically initiating an on-line debit of an account of the caller comprises communicating debiting information from an IVR system to a central network. / Jennings as applied to cl 1, 2 and 15. While Jennings teaches an IVR system (col 3, L14; col 5, 42-46), he fails to explicitly teach an IVR system for debiting information.

However, Electronic Evolution discloses an IVR system that debits information (page 7). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature so that costs can be dramatically reduced and to increase customer convenience.

As per cl 22,

The method of claim 21, further comprising determining if an issuing front-end system is available. / Jennings as applied to claims 1, 2, 15, 21 and Jennings: fig 1.

As per cl 23,

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The method of claim 22, further comprising communicating with the issuing front-end system. / Jennings as applied to claims 1, 2, 15, 21, 22 and Jennings: fig 1.

As per cl 24,

The method of claim 23, further comprising receiving a response from the issuing front-end system. / Jennings as applied to claims 1, 2, 15, 21, 22, 23 and Jennings: fig 1.

As per cl 25,

The method of claim 24, wherein the response is received by the central network. / Jennings as applied to claims 1, 2, 15, 21, 22, 23, 24 and Jennings: fig 1(20)

As per cl 26,

The method of claim 25, further comprising communicating to the home bank that the home bank should not debit an account of the customer. / Jennings as applied to claims 1, 2, 15, 21, 22, 23, 24, 25 and Jennings: fig 1(24) Also note: the home bank can debit the account of the customer and subsequently reverse the entry when the summary of transactions is done and thereby leave a more detailed audit trail.

As per cl 27,

The method of claim 24, further comprising logging the transaction. / Jennings as applied to claims 1, 2, 15, 21, 22, 23, 24 and Jennings: fig 1(44)

As per cl 28,

The method of claim 27, wherein the database is in communication

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with the central network. / Jennings as applied to claims 1, 2, 15, 21, 21, 22, 23, 24, 27
and Jennings: fig 1(20)

As per cl 29,

The method of claim 26, further comprising transmitting a confirming
facsimile to the home bank. / Jennings as applied to claims 1, 2, 15, 21, 22, 23, 24, 25,
26 and Jennings: fig 1(38,40), col 2, L 42-44

As per cl 30,

The method of claim 26, further comprising transmitting a confirming facsimile to the
currency-dispensing entity. / Jennings as applied to claims 1, 2, 15, 21, 22, 23, 24, 25,
26 and Jennings: fig 1.

As per cl 31,

The method of claim 26, further comprising sending a summary of the
financial transaction to the home bank. / Jennings as applied to claims 1, 2, 15, 21-26
and Jennings: fig 1(44)

As per cl 61,

The system of claim 60, wherein means for automatically initiating an
on-line debit of an account of the caller comprises means for communicating debiting
information from an IVR system to a central network. / Jennings as applied to claims 56,
59, 60 and Jennings fails to explicitly teach an IVR system for debiting information.

However, Electronic Evolution discloses an IVR system that debits information
(page 7). It would have been obvious to one of ordinary skill in the art at the time of

applicant's invention to implement this feature so that costs can be dramatically reduced and increases customer convenience.

As per cl 67.

The system of claim 62, wherein means for automatically initiating an on-line debit of an account of the caller comprises means for communicating debiting information from an IVR system to a central network. / Jennings as applied to claim 62. Jennings fails to explicitly teach an IVR system for debiting.

However, Electronic Evolution discloses an IVR system that debits information (page 7). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature so that costs can be dramatically reduced and increases customer convenience.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven R. Wasylchak whose telephone number is (703) 308-2848. The examiner can normally be reached on Monday-Friday from 7:00 a.m. to 7:00 p.m. EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for Art Unit 2165 is (703) 308-1396.

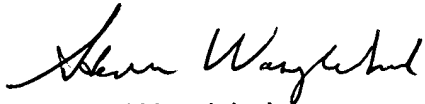
Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is

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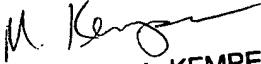
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(703) 305-3900.


Steven Wasylchak

6 /29/01


MELANIE A. KEMPER
PRIMARY EXAMINER